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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: JOHNSON, R. Group Art Unit No.: 2161
Serial Number: 10/071,066 Examiner: *Unknown*
Filing Date: April 12, 2002 Docket: ORCL5595-CIP
Title: Methods and Systems for Carrying Out Contingency-Dependent Payments
Via Secure Electronic Bank Drafts Supported by Online Letters of Credit
and/or Online Performance Bonds

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231, on October 30, 2002.

Signature of Person mailing paper/fee:

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Alan W. Young

10/30/02
Date

Honorable Commissioner for Patents
Washington, DC 20231

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Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR § 1.97(b)
BEFORE THE MAILING DATE OF A FIRST OFFICE ACTION**

Sir:

Applicants wish to call the attention of the Examiner to the following references. A copy of each of these references is enclosed, along with PTO Form 1449.

U.S. Patent Documents

No.	Patent No.	Date	Patentee
1.	US2002/0073049	JUN 13 2002	Dutta
2.	US2001/0032168	OCT 18 2001	Adamson et al.
3.	6,233,565	MAY 15 2001	Lewis et al.
4.	6,119,105	SEP 12 2000	Williams
5.	6,041,315	MAR 21 2000	Pollin
6.	6,029,150	FEB 22 2000	Kravitz
7.	6,016,484	JAN 18 2000	Williams et al.
8.	5,920,847	JUL 6 1999	Kolling et al.

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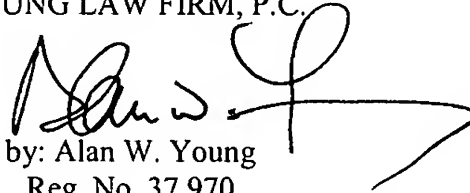
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As this Information Disclosure Statement is submitted under 37 CFR 1.97(b), before the mailing date of a first Office Action, no certification or fees are due. If any unresolved issues remain, please contact Applicant's attorney at the telephone number indicated below.

Respectfully submitted,

YOUNG LAW FIRM, P.C.

A handwritten signature in black ink, appearing to read 'Alan W. Young', with a long horizontal stroke extending to the right.

by: Alan W. Young

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Date: May 9, 2001

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty. Docket No.:	ORCL5595CIP
	Application No.:	10/071,066
	Filing Date:	April 12, 2002
	Applicant:	Johnson, Richard C.
	Group No.:	2161
	Examiner:	Unknown

U.S. Patent Documents

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	1.	US2002/0073049	JUN 13 2002	Dutta
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Foreign Patent or Foreign Patent Application

Exr. Initials	No.	Patent No. / App. No.	Date	Patentee / Applicant

Other Documents

Exr. Initials	No.	Title

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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